DOCUMENT CHECKLIST

Small-Level Makhana Processing Unit- FPO

(Small Level Enterprises)

Capacity: 200–500 kg raw makhana seed per day | Indicative Project Cost: ₹39 Lakh, subject to eligible and approved project cost

CHECKLIST A: APPLICATION / SANCTION STAGE

Sl. No.	Document / Requirement	Minimum Verification Points
1	FPOs/FPCsRegistration/Incorporation Certificate, Registration on DBT Portal (https://dbtagriculture.bihar.gov.in/)	Valid registration under applicable law; name, address and registration number.
2	Memorandum and Articles of Association / Byelaws	Objectives permit makhana processing, value addition, marketing
3	Details of the Directors/Board Members and Chief Executive/Authorised Representative	Names, addresses, designation, PAN/KYC
4	Board Resolution and authorised-signatory proof	Resolution approving the project, term loan, NMB assistance and authorised signatory
5	MSME/SSI/DIC/Udyam Registration, PAN, GST	Valid certificates in the name of the FPOs/FPCs
6	Detailed Project Report	A complete DPR containing details of raw material sourcing and procurement, proposed processing technology and process flow, marketing arrangements, item-wise project cost, means of finance, and financial viability of the project.
7	Plant and machinery list with quotations	Item-wise machinery/equipment quotation with quantity and price/rate.
8	Detailed civil-work estimate	Item-wise quantities, rates and specifications Site plan, civil layout, signed and certified by a Chartered Civil Engineer; technical civil works restricted to a maximum of 25% of eligible project cost.
9	Land ownership/registered lease documents in the name of FPOs/FPCs	Ownership/leasehold proof with title deed, survey/khasra/khata/mauza and possession details; CLU/land-use certificate where applicable. Registered lease valid for at least 15 years.
10	Detailed Bank/FI appraisal report	Detailed project cost appraised by FI/Bank, and Term loan sanctioned (Annexure -I)
11	Term-loan sanction letter/In principal sanction letter	Bank/FI sanction letter indicating the sanctioned loan amount and key terms, or an in-principle sanction letter where final sanction is under process (Annexure-II).
12	Affidavit for non-availment of duplicate subsidy	Notarised affidavit confirming that subsidy has not been availed from another Central Government scheme for the same project/components. (Annexure -III)

CHECKLIST B: PROJECT COMPLETION / COMMERCIAL PRODUCTION STAGE

Sl. No.	Document / Requirement	Minimum Verification Points
1	Bank statement showing term-loan releases	Date-wise term-loan disbursements linked to project expenditure.
2	Invoices and payment proofs	Invoices/ e-way bills/ delivery challans
3	Statutory licences and approvals	FSSAI
4	Bank Completion/Status Certificate	Bank confirms project completion, utilization of term loan and current account status. (Annexure -IV)
5	Any other completion-stage document	Additional certificate or approval required by NMB, the Directorate of Horticulture, SLEC, JIT or lending bank.

ANNEXURE-I DETAILED BANK/FI APPRAISAL REPORT

To be issued on the letterhead of the financing Bank / Financial Institution

TO WHOMSOEVER IT MAY CONCERN

Name of Applicant	
Constitution / Legal Status	
Project Location: Village/Town, Block and District	
Bank / Financial Institution and Branch	
Appraisal / Sanction Date	
Proposed Activities	Small-Level Makhana Processing Unit -FPO

A. APPRAISAL OF PROJECT COST AND TERM LOAN

Sl. No.	Component / Particulars	DPR Cost (₹ lakh)	Appraised Cost (₹ lakh)	Term Loan Proposed / Sanctioned (₹ lakh)	Remarks
A	Civil Work				
1					
2					
B	Plant and Machinery / Equipment				
3					
4					
C	Other				
5					
	TOTAL				

B. TERM-LOAN SANCTION DETAILS

Sanctioned / Proposed Term-Loan Amount (₹ lakh)	

BANK/FI CERTIFICATION

The project proposal and cost submitted by the applicant have been appraised by the Bank/FI. The costs and term loan shown above are based on the Bank/FI appraisal and sanction/proposal. Disbursement shall be subject to fulfilment of the sanction terms and conditions. This appraisal does not, by itself, create any entitlement to subsidy or financial assistance under the scheme.

Signature of Authorised Bank/FI Officer	
Name and Designation	
Branch and Employee ID	
Contact No. and Email	
Official Seal	

ANNEXURE-II IN-PRINCIPLE CERTIFICATE ISSUED BY BANK

Where the term loan has not been sanctioned on the date of application

TO WHOMSOEVER IT MAY CONCERN

To,
The Mission Director
Bihar Horticulture Development Society
Department of Agriculture, Government of Bihar
Patna

Subject: In-principle confirmation regarding term-loan application

Sir,

This is to certify that Shri/Smt./M/s _____, having address at _____, has submitted an application to our Bank/Financial Institution for a term loan of ₹ _____ for the project titled _____.

The term-loan application is presently under appraisal and no final sanction has been issued as on date.

Subject to satisfactory appraisal, verification of documents, fulfilment of the Bank/Financial Institution's eligibility criteria and compliance with the applicable terms and conditions, the term-loan proposal may be considered for sanction.

This certificate is issued at the request of the applicant for submission to Bihar Horticulture Development Society. Subsidy/financial assistance, if admissible, may be released only after verification of prescribed documents, fulfilment of applicable scheme conditions and submission of the final term-loan sanction issued by the Bank/Financial Institution.

This certificate does not constitute a term-loan sanction or create any financial commitment on the part of the Bank/Financial Institution.

Signature of Authorised Bank/FI Officer	
Date	
Name	
Designation	
Bank/FI and Branch	
Contact Number	
Official Seal	

ANNEXURE-III AFFIDAVIT-CUM-DECLARATION

NON-AVAILMENT OF DUPLICATE SUBSIDY

TO WHOMSOEVER IT MAY CONCERN

To be executed on Non-Judicial Stamp Paper of ₹100 and duly notarised by a Notary Public

PROPOSED ACTIVITY

Project	Small-Level Makhana Processing Unit-FPO
Name of Applicant / Entity	
Constitution / Legal Status	
Name of Project	
Project Location / Address	

I, _____, son/daughter/spouse of _____, aged about _____ years, residing at _____, being the proprietor/partner/director/authorised representative of the above applicant/entity, do hereby solemnly affirm and declare as follows:

1. That I am duly authorised and competent to execute this affidavit on behalf of the applicant/entity.
2. That the applicant/entity has applied for financial assistance/subsidy for the project and components stated above.
3. That the applicant/entity has not availed, received or claimed any subsidy, grant or financial assistance from any Central Government or State Government department, ministry, agency, board, corporation or scheme for the same project or the same project components.
4. That no application for subsidy or financial assistance for the same project or components is pending before any other Central Government or State Government authority.
5. That the applicant/entity shall not claim or avail duplicate subsidy or financial assistance for the same project or components from any other Central Government or State Government scheme.
6. That if any statement is found false, incorrect or misleading, or duplicate assistance is established, the applicant/entity shall be liable for cancellation, recovery with applicable interest and other action under the applicable guidelines and law.
7. That the information stated above is true and correct to the best of my knowledge and belief and no material fact has been concealed.

Place	
Date	
Signature	
Name	
Designation	
Name of Applicant Entity, if applicable	
Official Seal, if applicable	

ANNEXURE - IV

COMPLETION CERTIFICATE FROM BANK

(To be issued on the Letterhead of the Bank / Financial Institution)

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Mr./Ms./M/s** _____ has availed a term loan from our Bank / Financial Institution for the project selected below:

PROJECT AND LOAN DETAILS

Particulars	Details
Project	Small-Level Makhana Processing Unit-FPO
Name of Applicant / Borrower	
Project Location	
Subsidy Reserve Fund Account No.	
Date of Loan Sanction	
Sanctioned Term Loan Amount	₹ _____
Term Loan Amount Disbursed	₹ _____
Date of Project Completion	
Commercial Operation Started From	

The Bank / Financial Institution confirms that the project has been completed and the term loan has been utilised for the approved project purpose. The loan account is operational as per the Bank records.

This certificate is issued at the request of the borrower for submission to the concerned authority under the applicable scheme.

Date: ____/____/_____

Place: _____

Signature of Authorised Bank Officer:

_____

Name:

_____

Designation:

_____

Bank / Financial Institution:

_____

Branch Name and Code:

_____

Mobile / Telephone:

_____

Email:

_____

Bank Seal

Disclaimer

This checklist is indicative and not exhaustive. BHDS/NMB and the Bank/Financial Institution concerned may require additional documents, certificates, clarifications or approvals, as and when considered necessary, in accordance with the applicable scheme guidelines and project requirements.